

FIG. 1

1 STEP SURETY MAIN MENU MICROSOFT INTERNET EXPLORER PROVIDED BY AOL

FILE EDIT VIEW FAVORITES TOOLS HELP

BACK FORWARD STOP REFRESH HOME SEARCH FAVORITES HISTORY MAIL PRINT EDIT REAL.COM

ADDRESS: [HTTPS://WWW.1 STEPSURETY.COM/HARTFORD/MAIN.HTML](https://www.1.stepsurety.com/hartford/main.html)

GO 1 LINKS

FIDELITY POLICY

- ISSUANCE & QUOTING
- CHANGES, ENDORSEMENTS & CANCELLATIONS
- RETRIEVE INCOMPLETE POLICY
- RETRIEVE SAVED QUOTE

SURETY BOND

- ISSUANCE
- CHANGES ENDORSEMENTS & CANCELLATIONS
- RETRIEVE INCOMPLETE BOND
- RATE LOOKUP

SEARCH

- PIECE OF BUSINESS
- FORMS LIBRARY
- DINARY SYSTEM
- OTHER
- REPRINT FORMS
- COPY TO NEW ISSUANCE
- REVIEW ITEMS REFERRED TO UNDERWRITING
- CONTRACT SURETY UNDERWRITING SYSTEM
- BULK REPORTING
- BULK REPORTING REVIEW
- ACCOUNT MAINTENANCE
- AGENCY MAINTENANCE
- USER MAINTENANCE

2Step SURETY

THE HARTFORD

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START SELECT/CONFIRM QUOTE AOL EXCEL WORD TV 9:27 AM

FIG. 2

0973023.030602

ISSUE A SURETY BOND - NETSCAPE

FILE EDIT VIEW GO COMMUNICATOR HELP

THE HARTFORD

ISSUE A SURETY BOND  
GNSLOB

TYPE OF COVERAGE

☐ SURETY - CONTRACT BID  
☐ SURETY - CONTRACT FINAL  
☐ SURETY - COURT, JUDICIAL  
☐ SURETY - COURT, PROBATE AND FIDUCIARY  
☐ SURETY - LICENSE & PERMIT  
☐ SURETY - MISCELLANEOUS  
☐ SURETY - GOVERNMENT, FEDERAL AND PUBLIC OFFICIAL  
☐ COMMERCIAL SURETY ACCOUNT BUSINESS?

511

510

DOCUMENT: DONE

START: ISSUE A SURETY BOND - 11 STEP SURETY MAIN MENU...

9:27 AM

FIG. 3

0973023.0W0602

★BOND SELECTION AND RATING CRITERIA - NETSCAPE  
FILE EDIT VIEW GO COMMUNICATOR HELP

THE HARTFORD

BACK TO MAIN MENU  
HELP  
EMAIL

BOND SELECTION AND RATING CRITERIA  
SBSEC

BACK TO MENU: [ ] [GO BACK]

PRODUCER INFORMATION:  
AGENCY: SIMMS AGENCY RO - AGENCY CODE: 00-000001  
SUB PRODUCER: [ ] AGENT REQUESTOR: [ ]

PRINCIPAL INFORMATION  
TYPE OF LEGAL ENTITY: [ ] PRINCIPAL NAME (FIRST): (M): (LAST):  
CORPORATION [ ] BUSINESS NAME: [ ]  
ACTUAL NAME TO DISPLAY ON BOND: [ ]  
THE ABC COMPANY, INCORPORATION

BOND INFORMATION  
SURETY: HARTFORD FIRE INSURANCE COMPANY [ ]  
CLASS CODE - DESCRIPTION: \*  
806 ALL CONTRACTORS LICENSE - COMPLIANCE [ ]  
CLASS HELP ORDER BY CLASS CODE DESCRIPTION  
INCEPTION/EFFECTIVE DATE 08/11/2000 \* 512  
RISK STATE: CT [ ] RISK ZIP CODE: 06115 \* ZIP CODE LOOKUP  
CT [ ]

BOND FORM SELECTION CRITERIA  
THIS INFORMATION WILL BE USED ONLY TO SELECT BOND FORMS. OBLIGEE INFORMATION WILL BE COLLECTED LATER.  
OBLIGEE NAME: [ ]  
STATE: [ ]  
IF OBLIGEE IS A GOVERNMENT ENTITY PLEASE COMPLETE INFORMATION BELOW:  
POLITICAL SUBDIVISION: [ ]

DOCUMENT: DONE  
START [ ] ISSUE A SURETY BOND - [ ] STEP SURETY MAIN MENU...

MICROSOFT

9:27 AM

FIG. 4a

0978023, 030602

OFFICE MICROSOFT

FILE EDIT VIEW GO COMMUNICATOR HELP

MAIN MENU

PRINCIPAL INFORMATION

TYPE OF LEGAL ENTITY: CORPORATION 1

PRINCIPAL NAME (FIRST): (M): (LAST):

BUSINESS NAME:

ACTUAL NAME TO DISPLAY ON BOND:  
THE ABC COMPANY, INCORPORATION

BOND INFORMATION

SURETY:  
HARTFORD FIRE INSURANCE COMPANY 1

CLASS CODE - DESCRIPTION:  
808 ALL CONTRACTORS LICENSE - COMPLIANCE 1

CLASS HELP ORDER BY CLASS CODE DESCRIPTION  
INCEPTION/EFFECTIVE DATE 08/11/2000

RISK ZIP CODE:  
RISK STATE: CT 1

ZIP CODE LOOKUP 06115

BOND FORM SELECTION CRITERIA

THIS INFORMATION WILL BE USED ONLY TO SELECT BOND FORMS. OBLIGEE INFORMATION WILL BE COLLECTED LATER.

STATE: ---11

OBLIGEE NAME:

IF OBLIGEE IS A GOVERNMENT ENTITY PLEASE COMPLETE INFORMATION BELOW:  
POLITICAL SUBDIVISION: --- 1

SELECT CUSTOMER INFORMATION - HARTFORD INTERNAL USE ONLY

AF#

MS#

512

CONTINUE NOTES BACK TO MAIN MENU

DOCUMENT: DONE

START ISSUE A SURETY BOND - 11 STEP SURETY MAIN MENU

FIG. 4b

THE HARTFORD SIBF		IDENTITY BOND FORM SIBF	
BACK TO: MAIN MENU HELP EMAIL		SELECT BOND FORM (SEARCH RESULTS)  STREET OPENING LICENSE AND PERMIT BOND LICENSE BOND GENERIC LICENSE AND PERMIT BOND - INDEFINITE TERM GENERAL BOND FORM-LICENSE & PERMIT EXCAVATION BOND TOWN OF BLOOMFIELD-BOND TO WORK WITHIN THE PUBLIC RIGHT O... GENERIC INDEFINITE - LICENSE & PERMIT TOWN OF WITHERSFIELD - CURB & WALK LAYER'S BOND TOWN OF SOUTH WINDSOR DRAIN LAYER'S OR EXCAVATION BOND } 522 FORM SELECTED ABOVE FORM NOT FOUND, CONTINUE WITHOUT FORM NOT REQUIRED/APPLICABLE	
BACK TO MENU: [-----] [GO BACK!]		PRINT PREVIEW HELP DESCRIPTION	
		520	
		515	
CONTINUE TRY SEARCH AGAIN BACK TO MAIN MENU		DOCUMENT: DONE IDENTITY BONDS FORMS-- STEP SURETY MAIN MENU--	

☐ ☐ OFFICE MICROSOFT

---

☐ ☐ ☐ ☐

SURETY UNDERWRITING INFORMATION - NETSCAPE  
 FILE EDIT VIEW GO COMMUNICATOR HELP

---

THE HARTFORD

SURETY UNDERWRITING INFORMATION  
 SUI

BACK TO MENU:

SURETY UNDERWRITING INFORMATION

LICENSE & PERMIT BONDS

HOW LONG HAS THE APPLICANT BEEN IN BUSINESS   
 UNDER THE CURRENT NAME OWNERSHIP?

FOR BONDS GUARANTEEING PAYMENT OF TAXES OR OTHER MONIES, COMPLETE THE FOLLOWING:

INDEMNITORS & RELATIONSHIP TO   
 APPLICANT (INCLUDING APPLICANT):

RESULTS OF FINANCIAL ANALYSIS: O BUSINESS O PERSONAL

NET WORTH:

WORKING CAPITAL:

TOTAL REVENUE:

TOTAL DEBT:

BACK TO MAIN MENU  
 HELP  
 EMAIL

---

CSTART SURETY UNDERWRITING L. 11 STEP SURETY MAIN MENU...

9:27 AM

FIG. 7

0973023, 030602


<input type="checkbox"/> OFFICE <input checked="" type="checkbox"/> MICROSOFT	
*UNDERWRITING CHECK - NETSCAPE FILE EDIT VIEW GO COMMUNICATOR HELP	
 <b>THE HARTFORD</b>	
UNDERWRITING CHECK GNUC	
BACK TO MENU: <span style="border-bottom: 1px dashed black; padding: 0 20px;"></span> <b>GO BACK!</b>	
<p><b>THIS BOND IS ELIGIBLE FOR SYSTEM UNDERWRITING</b></p> <p>PLEASE ASSURE THE ACCURACY OF YOUR ANSWERS TO THE FOLLOWING QUESTIONS; THEY ARE THE BASIS FOR YOUR AUTOMATED UNDERWRITING AUTHORITY.</p> <ol style="list-style-type: none"> <li>1. HAS THE APPLICANT BEEN IN BUSINESS AT LEAST 3 YEARS IN SAME LOCATION?    <input type="radio"/> YES   <input checked="" type="radio"/> NO</li> <li>2. DOES THE BOND GUARANTEE PAYMENT OF TAXES AND/OR FEES?                      <input type="radio"/> YES   <input checked="" type="radio"/> NO           (IF "YES"-OBTAIN FINANCIAL STATEMENT)</li> <li>3. HAS THE APPLICANT EVER FILED FOR BANKRUPTCY?                                <input type="radio"/> YES   <input checked="" type="radio"/> NO</li> <li>4. HAS THE APPLICANT HAVE(OR PENDING) ANY SUITS OR JUDGEMENTS?          <input type="radio"/> YES   <input checked="" type="radio"/> NO</li> <li>5. DOES THE BOND GUARANTEE ANY TYPE OF ENVIRONMENTAL/POLLUTION EXPOSURE?   <input type="radio"/> YES   <input checked="" type="radio"/> NO</li> </ol>	
550	
<span style="border: 1px solid black; padding: 2px 10px;">CONTINUE</span> <span style="border: 1px solid black; padding: 2px 10px;">NOTES</span> <span style="border: 1px solid black; padding: 2px 10px;">BACK TO MAIN MENU</span>	
BACK TO MAIN MENU HELP EMAIL	
DOCUMENT: DONE UNDERWRITING CHECK *START	**STEP SURETY MAIN MENU... 9:27 AM



FIG. 9

	OFFICE
<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	
<p><b>*CONFIRMATION MESSAGE - NETSCAPE</b></p> <p>FILE EDIT VIEW GO COMMUNICATOR HELP</p>	<div style="text-align: right; font-size: small;">           MICROSOFT            9:27 AM         </div>
 <b>THE HARTFORD</b>	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"> <p style="text-align: center;"><b>UNDERWRITING CHECK OVERRIDE</b></p> <p style="text-align: center;">SCA</p> <hr/> <p style="text-align: center;">PLEASE NOTE....</p> </div> <div style="border: 1px solid black; padding: 10px;"> <p style="text-align: center;">BOND NUMBER: 00BSB487737</p> <p style="text-align: center;">BECAUSE OF ONE OR MORE OF YOUR RESPONSES TO THE UNDERWRITING QUESTIONS, THIS PIECE OF BUSINESS MAY EXCEED YOUR UNDERWRITING AUTHORITY. YOU SHOULD VERIFY YOUR AUTHORITY/LIMITATIONS AND CALL YOUR HARTFORD FIDELITY BONDING UNDERWRITER.</p> <div style="margin-top: 20px;"> <div style="border: 1px solid black; width: 150px; height: 30px; margin-left: auto; margin-right: auto;"></div> <p style="text-align: center;">HAVE APPROVAL, CONTINUE</p> </div> <div style="margin-top: 20px;"> <div style="border: 1px solid black; width: 150px; height: 30px; margin-left: auto; margin-right: auto;"></div> <p style="text-align: center;">NO APPROVAL, SAVE, BACK TO MAIN MENU</p> </div> <div style="margin-top: 20px;"> <div style="border: 1px solid black; width: 150px; height: 30px; margin-left: auto; margin-right: auto;"></div> <p style="text-align: center;">NO APPROVAL, CONTINUE ANYWAY</p> </div> <div style="margin-top: 20px;"> <div style="border: 1px solid black; width: 150px; height: 30px; margin-left: auto; margin-right: auto;"></div> <p style="text-align: center;">BACK TO MAIN MENU</p> </div> </div>
<p>BACK TO MAIN MENU</p> <p>HELP</p> <p>EMAIL</p>	<p>560</p>
<div style="float: left;"> <input type="checkbox"/> START  <input checked="" type="checkbox"/> CONFIRMATION MESSAGE...  <input type="checkbox"/> DOCUMENT: DONE         </div> <div style="clear: both;"></div>	<div style="float: right;"> <input type="checkbox"/> STEP SURETY MAIN MENU...  <input type="checkbox"/> CONFIRMATION MESSAGE...  <input type="checkbox"/> DOCUMENT: DONE         </div> <div style="clear: both;"></div>

SURETY PREMIUM CALCULATION - NETSCAPE FILE EDIT VIEW GO COMMUNICATOR HELP		OFFICE		MICROSOFT	
PREMIUM CALCULATION SPO		BACK TO MENU: <input type="text"/> <input type="button" value="GO BACK!"/>			
BOND INFORMATION BOND#: 0085BAB7737    PRINCIPAL: THE ABC COMPANY, INCORPORATION    TOTAL COMMISSION: 20%		PRICE INFORMATION BOND LIMIT: <input type="text" value="125,000"/> <input type="text" value="570"/> INCEPTION DATE: <input type="text" value="08/11/2000"/> EFFECTIVE DATE: <input type="text" value="08/11/2000"/> EXPIRATION/RENEWAL DATE: <input type="text" value="08/11/2001"/> * STATUTORY EXPIRATION DATE: <input type="text" value="08/11/2001"/> IRPM FACTOR: <input type="text" value="0.75"/> (EXAMPLE: ENTER .75 FOR A 25% CREDIT)			
NET WORTH: <input type="text" value="0"/> % COLLATERAL AMOUNT: <input type="text" value="1"/> YEARS PREPAID: <input type="text" value="1"/> % COMMISSION REDUCED TO: <input type="text" value="0"/> % OVERRIDE PREMIUM: <input type="text" value="0"/>		MANUAL PREMIUM: 625 ANNUAL PREMIUM: 625 PREPAID PREMIUM: 0 OTHER TERM PREMIUM: 0			
BACK TO MAIN MENU HELP EMAIL		<input type="button" value="CALCULATE"/> <input type="button" value="CONTINUE"/> <input type="button" value="NOTES"/> <input type="button" value="BACK TO MAIN MENU"/>			
THE HARTFORD		<input type="button" value="DOCUMENT: DONE"/> <input type="button" value="SURETY PREMIUM CALC."/> <input type="button" value="STEP 11 SURETY MAIN MENU..."/>			

FIG. 10

★ BILLING TERMS- NETSCAPE

FILE EDIT VIEW GO COMMUNICATOR HELP

OFFICE

BILLING TERMS

SBT

BACK TO MENU: -----1 GO BACK!

BOND INFORMATION

PRINCIPAL: THE ABC COMPANY, INCORPORATION BOND NUMBER: 00BSBAB7737

BILLING TERMS

© ANNUAL PREMIUM-625

CONTINUE
NOTES
BACK TO MAIN MENU

580

MICROSOFT

THE HARTFORD

DOCUMENT: DONE

START BILLING TERMS

1 STEP SURETY MAIN MENU-...

9:27 AM

FIG. 11

0973 083 030602

590

FORM SPECIFIC- NETSCAPE

FILE EDIT VIEW GO COMMUNICATOR HELP

OFFICE

MICROSOFT

FORM-SPECIFIC INFORMATION

GNFSI

BACK TO MENU: [-----] [GO BACK]

BOND NUMBER: 00BSB487737

SIGNED AND SEALED DATE

SIGNED AND SEALED DATE: 8/11/2000

GENERAL BOND FORM-LICENSE & PERMIT

ENTER TYPE OF UNDERTAKINGS REQUIRED: [FORM SPECIFIC FIELD]

ENTER OBLIGATION DESCRIPTION: [FORM SPECIFIC FIELD]

INVOICE

NO ADDITIONAL FIELDS ARE REQUIRED FOR THIS FORM.

POWER OF ATTORNEY - HARTFORD FIRE INSURANCE COMPANY

NO ADDITIONAL FIELDS ARE REQUIRED FOR THIS FORM.

PRINTED PREVIEW [BOOK W/O PRINT]

[BACK TO MAIN MENU] [BOOK AND PRINT]

600

THE HARTFORD

BACK TO MAIN MENU

HELP

EMAIL

DOCUMENT: DONE

START FORM-SPECIFIC INFORMATION STEP SURETY MAIN MENU...

FIG. 13

09/30/23 030602

610

VIEW FORM | BACK TO MAIN MENU

VEIW FORM

HARTFORD FIRE INSURANCE COMPANY  
HARTFORD, CONNECTICUT  
POWER OF ATTORNEY

KNOW ALL MEN BY THE PRESENTS, THE HARTFORD FIRE COMPANY, A CORPORATION DULY ORGANIZED UNDER THE LAWS OF THE STATE OF CONNECTICUT, AND HAVING ITS PRINCIPAL OFFICE IN THE CITY OF HARTFORD, STATE OF CONNECTICUT, DOES HEREBY MAKE, CONSTITUTE AND APPOINT, DOUGLAS E. BARNETTE, CLAUDETTE BLONDIN, BEVERLY BOHNERT, JOE BONDCENTER, JDEL CANNON, SHAYNE DALY, SUSAN FULMER, SUSAN GAGNE, SHARON GRIFFITH, DEBBIE HART, CELESTE HOLMES, DANILLE HUSSEY, FIRST LAST, DON LONGSHORE, VAL MCCORMICK, D. RICHENDOLLAR, KATHY RADTKE, TERRI REINERTSEN, TERI REINERTSEN, DOLORES RICHENDOLLAR, ANIKA RIVERA, MARK H. SEMEL, HELENA SIVAK, BRITANY SLABAUGH, T. TRAJICK, TONYA E. TASCHEREAU, JOANN TEMPERLEY, TERRI TRAJICK, V. WHEELER, E. WILLNER, VICKI WHEELER, VICKI WHEELER, LAURA WILLIAMS, EVELYN WILLNER OF HARTFORD, CONNECTICUT, ITS TRUE AND LAWFUL ATTORNEY(S)-IN-FACT, WITH FULL POWER AND AUTHORITY TO EACH OF SAID ATTORNEY(S)-IN-FACT, IN THEIR SEPARATE CAPACITY IF MORE THAN ONE IS NAMED ABOVE, TO SIGN, EXECUTE AND ACKNOWLEDGE ANY AND ALL BONDS AND UNDERTAKINGS AND OTHER WRITINGS OBLIGATORY IN THE NATURE THEREOF ON BEHALF OF THE COMPANY IN ITS BUSINESS OF GUARANTEEING THE FIDELITY OF PERSONS HOLDING PLACES OF PUBLIC OR PRIVATE TRUST; GUARANTEEING THE PERFORMANCE OF CONTRACTS OTHER THAN INSURANCE POLICIES; GUARANTEEING THE PERFORMANCE OF INSURANCE CONTRACTS WHERE SURETY BONDS ARE ACCEPTED BY STATES AND MUNICIPALITIES; AND EXECUTING OR GUARANTEEING BONDS AND UNDERTAKINGS REQUIRED OR PERMITTED IN ALL ACTIONS OR PROCEEDINGS OR BY LAW ALLOWED, IN PENALTIES NOT EXCEEDING THE SUM OF..... UNLIMITED.

AND TO BIND HARTFORD FIRE INSURANCE COMPANY THEREBY AS FULLY AND TO THE SAME EXTENT AS IF SUCH BONDS AND UNDERTAKINGS AND OTHER WRITINGS OBLIGATORY IN THE NATURE THEREOF WERE SIGNED BY AN EXECUTIVE OFFICER OF HARTFORD FIRE INSURANCE COMPANY AND SEALED AND ATTESTED BY ONE OTHER OF SUCH OFFICERS, AND HEREBY RATIFIES AND CONFIRMS ALL THAT ITS SAID ATTORNEY(S)-IN-FACT MAY DO IN PURSUANCE HEREOF.

THIS POWER OF ATTORNEY IS GRANTED UNDER AND BY AUTHORITY OF THE BY-LAWS OF HARTFORD FIRE INSURANCE COMPANY, ("THE COMPANY") AS AMENDED BY THE BOARD OF DIRECTORS AT A MEETING DULY CALLED AND HELD ON JULY 9, 1997, AS FOLLOWS:

ARTICLE IV

SECTIONS 7. THE PRESIDENT OR ANY VICE PRESIDENT, ACTING WITH ANY SECRETARY OR ASSISTANT SECRETARY SHALL HAVE THE POWER AND AUTHORITY TO SIGN AND EXECUTE AND ATTACH THE SEAL OF THE COMPANY TO BONDS AND UNDERTAKINGS, RECOGNIZANCES, CONTRACTS OR INDEMNITY AND OTHER WRITINGS IN THE NATURE THEREOF, AND SUCH INSTRUMENTS SO SIGNED AND EXECUTED, WITH OR WITHOUT THE COMMON SEAL, SHALL BE VALID AND BINDING UPON THE COMPANY.

SECTION 8. THE PRESIDENT OR ANY ASSISTANT VICE PRESIDENT ACTING WITH ANY SECRETARY OR ASSISTANT SECRETARY, SHALL HAVE POWER AND AUTHORITY TO APPOINT, FOR PURPOSES ONLY OF EXECUTING AND ATTESTING BONDS AND UNDERTAKINGS AND OTHER WRITINGS OBLIGATORY IN THE NATURE THEREOF, ONE OR MORE RESIDENT VICE PRESIDENTS, RESIDENT ASSISTANT SECRETARIES AND ATTORNEYS-IN-FACT AND AT ANY TIME TO REMOVE ANY SUCH RESIDENT VICE-PRESIDENT, RESIDENT ASSISTANT SECRETARY, OR ATTORNEY-IN-FACT, AND REVOKE THE POWER AND AUTHORITY GIVEN TO HIM.

FIG. 15A

RESOLVED, THAT THE SIGNATURES OF SUCH OFFICERS AND THE SEAL OF THE COMPANY MAY BE AFFIXED TO ANY SUCH POWER OF ATTORNEY OR TO ANY CERTIFICATE REALTING THERETO BY FACSIMILE, AND ANY SUCH POWER OF ATTORNEY OR CERTIFICATE BEARING SUCH FACSIMILE SIGNATURES OF FACSIMILE SEAL SHALL BE VALID AND BINDING UPON THE COMPANY AND ANY SUCH POWER SO EXECUTED AND CERTIFIED BY FACSIMILE SIGNATURES AND FACSIMILE SEAL SHALL BE VALID AND BINDING UPON THE COMPANY IN THE FUTURE WITH RESPECT TO ANY BOND OR UNDERTAKING TO WHICH IT IS ATTACHED.

IN WITNESS WHEREOF, HARTFORD FIRE INSURANCE COMPANY HAS CAUSED THESE PRESENTS TO BE SIGNED BY ITS ASSISTANT VICE-PRESIDENT, AND ITS CORPORATE SEAL TO BE HERETO AFFIXED, DULY ATTESTED BY ITS SECRETARY, THIS 17TH DAY OF SEPTEMBER, 1997.

*Paul A. Bergenholtz*

PAUL A. BERGENHOLTZ, ASSISTANT SECRETARY



HARTFORD FIRE INSURANCE COMPANY

*R. L. Post*

ROBERT L. POST, ASSISTANT VICE PRESIDENT

STATE OF CONNECTICUT } ss.  
COUNTY OF HARTFORD

ON THIS 17TH DAY OF SEPTEMBER, A.D. 1997, BEFORE ME PERSONALLY CAME ROBERT L. POST, TO ME KNOWN, WHO BEING BY ME DULY SWORN, DID DEPOSE AND SAY: THAT HE RESIDES IN THE COUNTY OF HARTFORD, STATE OF CONNECTICUT; THAT HE IS THE ASSISTANT VICE-PRESIDENT OF HARTFORD FIRE INSURANCE COMPANY, THE CORPORATION DESCRIBED IN AND WHICH EXECUTED THE ABOVE INSTRUMENT; THAT HE KNOWS THE SEAL OF THE SAID CORPORATION; THAT THE SEAL AFFIXED TO THE SAID INSTRUMENT IS SUCH CORPORATE SEAL; THAT IT WAS SO AFFIXED BY ORDER OF THE BOARD OF DIRECTORS OF SAID CORPORATION AND THAT HE SIGNED HIS NAME THERETO BY LIKE ORDER.

STATE OF CONNECTICUT } ss.  
COUNTY OF HARTFORD



CERTIFICATE

*Jean H. Wozniak*  
JEAN H. WOZNIAK  
NOTARY PUBLIC

MY COMMISSION EXPIRES JUNE 30, 2004

I, THE UNDERSIGNED, SECRETARY OF HARTFORD FIRE INSURANCE COMPANY, A CONNECTICUT CORPORATION, DO HEREBY CERTIFY THAT THE FOREGOING AND ATTACHED POWER OF ATTORNEY REMAINS IN FULL FORCE AND HAS NOT BEEN REVOKED; AND FURTHERMORE, THAT ARTICLE IV, SECTIONS 7 AND 8 OF THE BY-LAWS OF HARTFORD FIRE INSURANCE COMPANY, SET FORTH IN THE POWER OF ATTORNEY, ARE NOW IN FORCE.

SIGNED AND SEALED AT THE CITY OF HARTFORD.

DATED THE 11TH DAY OF AUGUST 2000

*Richard L. Marshall, Jr.*

RICHARD L. MARSHALL, JR., ASSISTANT SECRETARY



*J. Dennis Lane*

J. DENNIS LANE, ASSISTANT VICE PRESIDENT

FORM S-3507-9 (HF) PRINTED IN U.S.A.

FIG. 15B



GENERAL BOND FORM

BOND NO. 00BSBAB7737

THE HARTFORD

HARTFORD PLAZA  
HARTFORD, CONNECTICUT 06115

KNOW ALL MEN BY THESE PRESENTS, THAT WE, THE ABC COMPANY,  
INFORMATION (HEREINAFTER CALLED PRINCIPAL), AS PRINCIPAL, AND  
HARTFORD FIRE INSURANCE COMPANY A CORPORATION ORGANIZED AND DOING  
BUSINESS UNDER AND BY VIRTUE OF THE LAWS OF THE STATE OF CONNECTICUT,  
AND DULY LICENSED FOR THE PURPOSE OF MAKING, GUARANTEEING OR BECOMING  
SOLE SURETY UPON BONDS OR FORM SPECIFIC FIELD UNDERTAKINGS REQUIRED  
OR AUTHORIZED BY THE LAWS OR THE STATE OF CONNECTICUT

(HEREINAFTER CALLED SURETY)

AS SURETY, ARE HELD AND FIRMLY BOUND UNTO STATE OF CT

(HEREINAFTER CALLED OBLIGEE)

IN THE JUST AND FULL SUM OF ONE HUNDRED TWENTY-FIVE THOUSAND

DOLLARS (\$125,000) LAWFUL MONEY OF THE UNITED STATES OF AMERICA,  
FOR THE PAYMENT OF WHICH, WELL AND TRULY BE MADE, WE HEREBY BIND  
OURSELVES AND OUR EACH OF OUR SUCCESSORS AND ASSIGNS, JOINTLY  
AND SEVERALLY, FIRMLY BY THESE PRESENTS.

THE CONDITION OF THIS OBLIGATION ARE SUCH THAT, WHEREAS,  
FORM SPECIFIC FIELD

IN WITNESS WHEREOF, SAID PRINCIPAL AND SAID SURETY HAVE CAUSED THESE  
PRESENTS TO BE DULY SIGNED AND SEALED THIS 11TH DAY OF AUGUST,  
A.D. 2000

THE ABC COMPANY, INCORPORATION.....{SEAL}

.....{SEAL}

HARTFORD FIRE INSURANCE COMPANY.....

BY .....

CLAUDETTE BLONDIN, ATTORNEY-IN-FACT.....

FORM S-3705-1 PRINTED IN U.S.A.



DATE: AUG 11, 2000

AGENCY CODE: 00-000001

SIMMS AGENCY  
199 MAIN STREETHARTFORD CT 06115  
ATTN: BOND DEPARTMENT

INSURED/PRINCIPAL:	THE ABC COMPANY, INCORPORATION
POLICY/BOND#:	00BSBAB7737
ACCOUNT NAME/NUMBER:	
POLICY TERM:	AUG 11, 2000 - AUG 11, 2001
TYPE OF POLICY:	SURETY - LICENSE & PERMIT
BILLING TERM:	ANNUAL
BILLING TYPE:	AGENCY BOND
TRANSACTION TYPE:	NEW BOND
TRANSACTION EFFECTIVE DATE:	AUG 11, 2000
BOND LIMIT:	\$125,000

## AGENT'S ADVICE OF PREMIUM FOR FIDELITY AND SURETY BONDS

PREMIUM	COMMISSION%	COMMISSION AMOUNT
\$625	20.00 %	\$125

PREMIUM WILL BE INCLUDED IN YOUR USUAL AGENCY ACCOUNTING STATEMENT OR DIRECT BILL NOTIFICATION. IF YOU HAVE ANY QUESTIONS REGARDING THIS TRANSACTION, PLEASE CONTACT YOUR HARTFORD BOND CENTER.

*FIG. 17*



~~ONE~~STEPSURETY - NETSCAPE

FILE EDIT VIEW GO COMMUNICATOR HELP



INSURED INFORMATION

[BACK TO](#)  
[MAIN MENU](#)  
[HELP](#)  
[EMAIL](#)

### PRODUCER INFORMATION

1

AGENCY NAME:

SIMMS AGENCY

AGENCY REQUESTOR:

R-0 AGENCY CODE:

**SUB PRODUCER:**

00-000001

---

**ACTUAL NAME TO DISPLAY ON POLICY (IF DIFFERENT):**

**BUSINESS NA**  
**TEST POLICY**

TEST POLICY  
RISK STATE : RISK ZIP CODE:

RISK STATE : RISK

ZIP CODE LOOKUP  
CT 1 + 06115\*

**NOTE: ONLY VALID IF RISK STATE IS KY**

**CLASS CODE -- DESCRIPTION:**

635 BUSINESS SERVICES N.O.C.

ORDER BY CLASS CODE	DESCRIPTION
000 BUSINESS SERVICES	

CLASS HELP

WRITING COMPANY:

**WILMINGTON FIRE INSURANCE COMPANY**

THE UNIVERSITY OF CHICAGO

**NUMBER OF EMPLOYEES:**

15\*

NUMBER OF ADDITIONAL LOCATIONS:

5

SELECT CUSTOMER INFORMATION - HARTFORD INTERNAL USE ONLY

AIF #1 MSI:

MSI:

**CONTINUE**

NOTES

**BACK TO MAIN MENU**

DOCUMENT: DONE

DOCUMENT: DONE  
 ONE STEP SURETY MAIN MENU--...

**1 STEP SURETY MAIN MENU-...**

9:27 AM

<b>* UNDERWRITING CHECK - NETSPACE</b>					
<b>FILE EDIT VIEW GO COMMUNICATOR HELP</b>					
BACK TO MAIN MENU			UNDERWRITING CHECK GNUC		
HELP					
EMAIL					
<input type="button" value="BACK TO MENU:"/>			<input type="button" value="GO BACK!"/>		
THIS BOND IS ELIGIBLE FOR SYSTEM UNDERWRITING					
PLEASE ASSURE THE ACCURACY OF YOUR ANSWERS TO THE FOLLOWING QUESTIONS: THEY ARE THE BASIS FOR YOUR AUTOMATED UNDERWRITING AUTHORITY					
1. ARE AT LEAST TWO SIGNATURES REQUIRED ON CHECKS? <input type="radio"/> YES <input checked="" type="radio"/> NO					
2. DO EMPLOYEES WHO RECONCILE MONTHLY BANK STATEMENTS ALSO SIGN CHECKS? <input type="radio"/> YES <input checked="" type="radio"/> NO					
3. IS AN INDEPENDENT CERTIFIED PUBLIC ACCOUNTANT INVOLVED IN THE APPLICANTS FINANCIAL REPORTING? <input type="radio"/> YES <input checked="" type="radio"/> NO					
4. HAS ANY SIMILAR INSURANCE BEEN DECLINED OR CANCELED DURING THE PAST THREE YEARS? <input type="radio"/> YES <input checked="" type="radio"/> NO					
5. HAVE THERE BEEN ANY LOSSES DISCOVERED OR SUSTAINED IN THE LAST SIX YEARS THE SUM OF WHICH EXCEED THE PROPOSED DEDUCTIBLE? <input type="radio"/> YES <input checked="" type="radio"/> NO					
6. DO EMPLOYEES WHO RECONCILE MONTHLY BANK STATEMENTS HANDLE BANK DEPOSITS? <input type="radio"/> YES <input checked="" type="radio"/> NO					
7. DO EMPLOYEES WHO RECONCILE MONTHLY BANK STATEMENTS HAVE ACCESS TO CHECK SIGNING MACHINES OR SIGNATURE PLATES? <input type="radio"/> YES <input checked="" type="radio"/> NO					
<input type="button" value="CONTINUE"/>			<input type="button" value="BACK TO MAIN MENU"/>		

FIG. 18C

OFFICE MICROSOFT	
<p><b>* FIDELITY UNDERWRITING REVIEW - NETSCAPE</b></p> <p>EILE EDIT VIEW GO COMMUNICATOR HELP</p> <hr/>	
THE HARTFORD	<p>FIDELITY UNDERWRITING REVIEW FCA</p> <hr/> <p>POLICY NUMBER: 00BDDAB7736</p> <p>BECAUSE OF ONE OR MORE OF YOUR RESPONSES TO THE UNDERWRITING QUESTIONS, THIS PIECE OF BUSINESS YOU SHOULD VERIFY YOUR AUTHORITY/LIMITATIONS AND CALL YOUR HARTFORD FIDELITY AND BONDING UNDERWRITER.</p> <div style="text-align: center;"> <p>BACK TO MAIN MENU</p> <p>HAVE APPROVAL, CONTINUE</p> <p>NO APPROVAL, SAVE, BACK TO MAIN MENU</p> <p>NO APPROVAL, CONTINUE ANYWAY</p> <p>BACK TO MAIN MENU</p> </div> <p>HELP EMAIL</p>
<p>DOCUMENT: DONE</p> <p>START FIDELITY UNDERWRITING [1] STEP SURETY MAIN MENU...</p>	

[illegible]

SELECT / CONFIRM QUOTE- NETSCAPE  
FILE EDIT VIEW GO COMMUNICATOR HELP

THE HARTFORD

SELECT/CONFIRM QUOTE  
FSCQ

BACK TO MENU: [-----] [GO BACK!]

POLICY INFORMATION

POLICY NUMBER: 00BDDAB7736

SELECT A QUOTE

1) (1)150,000

○ ANNUAL PREMIUM - \$431.00  
○ 3 YEAR PREPAID-\$1,164.00(CAN ONLY BE BILLED TO AGENCY)

NOTE: THE POLICY EXPIRATION DATE MAY BE MODIFIED BASED UPON THE BILLING TERM SELECTED

[CONTINUE] [BACK TO MAIN MENU]

710

OFFICE MICROSOFT

DOCUMENT: DONE

[START] SELECT/CONFIRM QUOTE [11 STEP SURETY MAIN MENU...]

9:27 AM

FIG. 20

097W... 0W060R



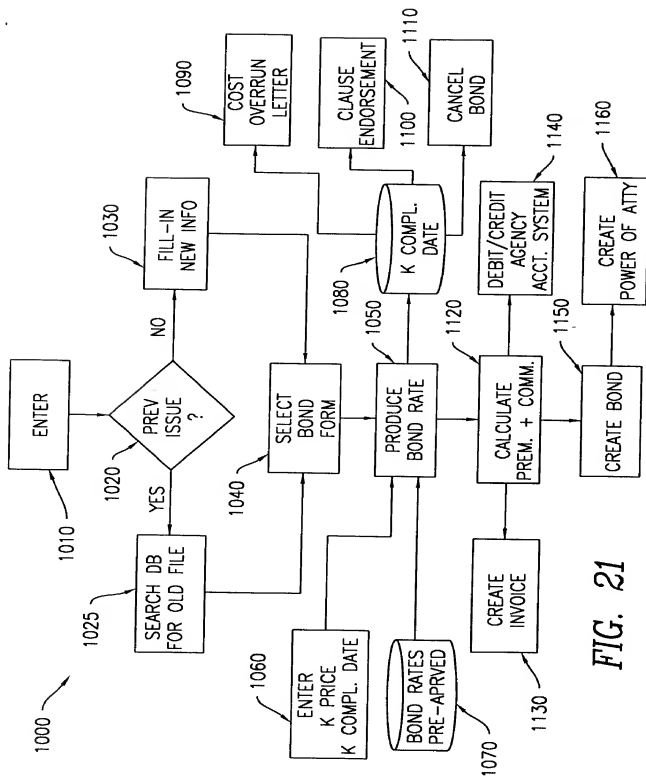


FIG. 21